Case 22-12031-pmm Doc 109 Filed 09/24/23 Entered 09/25/23 00:29:03 Imaged Certificate of Notice Page 1 of 6

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-12031-pmm

Chapter 7 Dani Al Khoury

Sana Nweiser **Debtors**

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 4 Date Rcvd: Sep 22, 2023 Form ID: 309A Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol **Definition**

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2023:

Recip ID db/jdb	+	Recipient Name and Address Dani Al Khoury, Sana Nweiser, 373 Sumner Ave, Whitehall, PA 18052-7219
14712010		ADP, 71 Hanover Rd, Florham, NJ 07932-1502
14734586	+	Angelo T. Almonti, Esquire, 352 5th St - Ste A, Whitehall, PA 18052-6518
14734588		Evolve Lifestyle Salon & Spa, 2880 Center Valley Pkwy, Center Valley, PA 18034-9046
14734589	+	
	+	G.H. Harris Associates Inc, PO Box 216, Dallas, PA 18612-0216
14712008		IRS, PO Box 932100, Louisville, KY 40293-2100
14712004		IRS, PO Box 932100, Lousiville, KY 40293-2100
14734592	+	ISDS D Alkhoury LLC, 2880 Center Valley Pkwy, Center Valley, PA 18034-9046
14712002	+	Katherine Santiago, 37 S. 4th St, Allentown, PA 18102-5446
14734593	+	LVHN, 1200 S Cedar Crest Blvd, Allentown, PA 18103-6202
14711994	+	Lehigh Valley Health Network, 2545 Schoenerville Rd, Bethlehem, PA 18017-7300
14712006	+	PPL, 2 North 9th St CPC-GENN1, Allentown, PA 18101-1179
14741428	+	Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
14711993		Portnoff Law Associated LTD, 2799 Izon Dr Ste 100, King Of Prussia, PA 19406
14711995	+	Portnoff Law Associated LTD, PO Box 391, Norristown, PA 19404-0391
14711997	+	Saucon Valley Life Style Center, LP, PO Box 783822, Philadelphia, PA 19178-3822
14711992		ServPro Western Lehigh County, Restoration LLC, 1506 S Ibert St, Allentown, PA 18103
14712009		St John Vianney Regional School, 210 18th St, Allentown, PA 19104
14712001	+	Stephanie Santiago, 37 S. 4th St, Allentown, PA 18102-5446
14712000		Tiana Tanzos, 3622 Lower Saucon Valley Rd, Hellertown, PA 18055
14712005	+	UGI, Address PO Box 15503, Wilmington, DE 19886-0001
14711990		Wells Fargo Auto, PO Box 5256, Sioux Falls, 57115
14732270	+	Whitehall Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14712011		World Pay Payment Resolution, PO Box 639726, Cincinnati, OH 45263-9726

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: claputka@laputkalaw.com	Date/Time	Recipient Name and Address
aty	Email Text. Capatita e apatitata w.com	Sep 22 2023 23:35:00	CHARLES LAPUTKA, Laputka Law Office, 1344 W. Hamilton St., Allentown, PA 18102
tr	+ EDI: QRHHOLBER.COM	Sep 23 2023 03:34:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 22 2023 23:35:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 22 2023 23:36:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Sep 22 2023 23:36:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202

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D:	Imaged Certificate of N	•	
District/off: 0313			Page 2 of 4
Date Rcvd: Sep 2	2, 2023 Form ID: 30	9A	Total Noticed: 55
14734599	+ EDI: BANKAMER.COM	Sep 23 2023 03:34:00	Bank of America, PO Box 15284, Wilmington, DE 19850-5284
14711991	+ EDI: CCS.COM	Sep 23 2023 03:34:00	CCS Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
14734587	+ EDI: CCS.COM	Sep 23 2023 03:34:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14711998	+ Email/Text: parker@elevatefunding.com	Sep 22 2023 23:35:00	Elevate Funding, 5200 43rd St., Ste 102, Gainesville, FL 32606-4486
14711999	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Sep 22 2023 23:35:00	Forward Financing, 53 State St 20th Flr, Boston, MA 02109-2820
14734590	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Sep 22 2023 23:35:00	Goldman Sachs Bank USA, 200 West St, New York, NY 10282-2198
14721494	+ EDI: AIS.COM	Sep 23 2023 03:34:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14734591	+ EDI: IRS.COM	Sep 23 2023 03:34:00	IRS, Department of Tresury, PO Box 7346, Philadelphia, PA 19101-7346
14734594	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2023 23:44:58	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
14722429	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2023 23:44:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14735869	+ EDI: AISMIDFIRST	Sep 23 2023 03:34:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14734595	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 22 2023 23:36:00	Midland Credit Management, 320 E Big Beaver, 300, Troy, MI 48083-1271
14711989	+ EDI: AISMIDFIRST	Sep 23 2023 03:34:00	Midland Mortgage, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
14712007	+ EDI: PENNDEPTREV	Sep 23 2023 03:34:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14712007	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2023 23:36:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14711996	^ MEBN	Sep 22 2023 23:30:00	PA Turnpike Toll, PO Box 645631, Pittsburg, PA 15264-5254
14712006	^ MEBN	Sep 22 2023 23:30:02	PPL, 2 North 9th St CPC-GENN1, Allentown, PA 18101-1179
14734596	^ MEBN	Sep 22 2023 23:30:02	PPL, 827 Hausman Road, Allentown, PA 18104-9392
14712432	EDI: PENNDEPTREV	Sep 23 2023 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14712432	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2023 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14725694	EDI: Q3G.COM	Sep 23 2023 03:34:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14712003	+ Email/Text: bankruptcynotices@sba.gov	Sep 22 2023 23:35:00	SBA, Address 409 Third St., SW Ste 6050, Washington, DC 20416-0005
14734597	+ Email/Text: lshipowitz@poagllc.com	Sep 22 2023 23:35:00	Saucon Valley Lifestyle Center LP, c/o Poag Shopping Centers LLC, 2650 Thousand Oaks Blvd - Ste 2200, Memphis, TN 38118-2450
14723728	+ EDI: AIS.COM	Sep 23 2023 03:34:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave,

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1.47200.40			Oklahoma City, OK 73118-7901
14738049	+ Email/Text: ndlrc.legal@sba.gov	Sep 22 2023 23:35:00	U.S. Small Business Administration, 200 West Santa Ana Blvd., Ste 740, Santa Ana, CA 92701-7534
14735198	Email/Text: bkrcy@ugi.com	Sep 22 2023 23:36:00	UGI Utilities, Inc., PO Box 13009, Reading, PA 19612
14734598	+ EDI: WFFC2	Sep 23 2023 03:34:00	Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14724452	+ EDI: WFFC2	Sep 23 2023 03:34:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
14770192	+ EDI: WFFC2	Sep 23 2023 03:34:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, Wells Fargo Bank, N.A., d/b/a Wells Farg, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

aty *+ ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2023	Signature:	/s/Gustava Winters	
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2023 at the address(es) listed below:

Name Email Address

ALYK L OFLAZIAN

on behalf of Creditor Wells Fargo Bank $\,$ N.A., d/b/a Wells Fargo Auto amps@manleydeas.com

CHARLES LAPUTKA

 $on\ behalf\ of\ Joint\ Debtor\ Sana\ Nweiser\ claputka@laputkalaw.com\ jen@laputkalaw.com; jbolles@laputkalaw.com\ jen@laputkalaw.com\ jen@laputkalaw.com; jbolles@laputkalaw.com\ jen@laputkalaw.com\ jengw jen$

CHARLES LAPUTKA

on behalf of Debtor Dani Al Khoury claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com

DENISE ELIZABETH CARLON

on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com

DOUGLAS J. SMILLIE

on behalf of Creditor Saucon Valley Lifestyle Center L.P. dsmillie@flblaw.com, ccharlton@flblaw.com

JAMES RANDOLPH WOOD

on behalf of Creditor Whitehall Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com

MICHAEL PATRICK FARRINGTON

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on behalf of Creditor MIDFIRST BANK mfarrington@kmllawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com_rholber@ecf.axosfs.com

SCOTT F. WATERMAN (Chapter 13)

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

SCOTT F. WATERMAN [Chapter 13]

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

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Information to	o identify the case:			
Debtor 1:	Dani Al Khoury	Social Security number or ITIN: xxx-xx-6599	xxx-xx-6599	
200101 1.	First Name Middle Name Last Name	EIN: 81-3054226		
Debtor 2:	Sana Nweiser	Social Security number or ITIN: xxx-xx-9249	xxx-xx-9249	
(Spouse, if filing)	First Name Middle Name Last Name	EIN:		
United States Ba	ankruptcy Court: Eastern District of Pennsylvania	Date case filed in chapter: 7 8/4/22		
Case number:	22-12031-pmm	Date case reconverted to chapter: 7 9/21/23		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 10/20 **Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.**

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:		About Debtor 2:
1.	Debtor's full name	Dani Al Khoury		Sana Nweiser
2.	All other names used in the last 8 years	dba Evolve Life Style Salon & Spa		
3.	Address	373 Sumner Ave Whitehall, PA 18052		373 Sumner Ave Whitehall, PA 18052
4.	Debtor's attorney Name and address	CHARLES LAPUTKA Laputka Law Office 1344 W. Hamilton St. Allentown, PA 18102		Contact phone (610) 477–0155 Email: claputka@laputkalaw.com
5.	Bankruptcy trustee Name and address	ROBERT H. HOLBER Robert H. Holber PC 41 East Front Street Media, PA 19063		Contact phone (610) 565–5463 Email: trustee@holber.com

For more information, see page 2 >

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Debtor Dani Al Khoury and Sana Nweiser

Case number 22–12031–pmm

Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed Reading, PA 19601 in this case at this office or online at https://pacer.uscourts.gov.

United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor

Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M; Reading Office -- 9:00 A.M. to 4:00 P.M.

Contact phone (610)2085040

Date: 9/22/23

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 18, 2023 at 01:30 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635–2353, Enter Meeting ID 553 798 0544, and Passcode 9076919462

For additional meeting info. go to https://www.justice.gov/ust/moc

Filing deadline: 12/18/23

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.